

Table I.C.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.3%	57.1%	57.3%	54.6%	50.2%	42.2%	56.4%	45.0%
Industry group **								
Agric., fish., forest.	46.0%	49.6%	56.2%	46.0%	39.8%	52.5%	49.5%	45.1%
Mining and manufacturing	40.0%	54.7%	58.1%	50.5%	40.0%	35.9%	53.9%	38.0%
Construction	46.6%	53.7%	48.4%	43.4%	46.2%	42.1%	49.8%	42.8%
Utilities and transp.	41.7%	53.7%	47.3%	48.1%	45.1%	39.4%	49.1%	40.7%
Wholesale trade	45.2%	50.7%	51.9%	53.8%	47.6%	36.7%	53.1%	42.0%
Fin. svcs. and real estate	44.0%	61.0%	60.3%	52.2%	50.8%	39.6%	58.8%	41.9%
Retail trade	54.9%	58.9%	63.1%	60.1%	55.6%	52.2%	60.6%	53.4%
Professional services	49.3%	58.8%	60.5%	59.7%	56.2%	41.6%	59.3%	46.7%
Other services	54.5%	57.1%	60.4%	60.7%	55.5%	51.2%	58.6%	53.1%
Ownership								
For profit, incorporated	46.4%	56.7%	56.7%	53.2%	48.9%	41.7%	55.8%	44.0%
For profit, unincorporated	49.1%	58.8%	56.4%	57.5%	45.4%	44.0%	57.5%	45.9%
Nonprofit	50.5%	56.6%	62.5%	60.9%	57.1%	43.9%	59.4%	49.1%
Age of firm								
Less than 5 years	55.1%	57.4%	56.9%	56.9%	50.5%	48.5%	56.2%	53.3%
5-9 years	55.1%	58.6%	59.2%	56.6%	54.0%	49.3%	59.5%	51.1%
10-19 years	53.8%	55.7%	60.3%	57.0%	51.3%	43.8%	56.9%	51.0%
20 or more years	47.5%	57.4%	55.5%	53.3%	50.1%	42.4%	55.4%	45.6%
Unknown	41.6%	73.9%	67.4%	62.2%	42.1%	41.4%	67.9%	41.4%
Multi/single status								
2 or more locations	44.2%	53.4%	57.5%	55.1%	49.6%	42.1%	56.4%	43.8%
1 location only	54.5%	57.2%	57.3%	54.5%	51.3%	45.0%	56.4%	51.6%
Percent full-time employees								
Less than 25%	50.8%	50.7%	56.8%	54.8%	63.6%	44.6%	57.9%	48.9%
25-49 %	56.5%	56.8%	68.4%	67.4%	61.8%	51.3%	60.9%	55.5%
50-74 %	52.1%	56.7%	60.9%	61.3%	56.4%	47.8%	58.3%	50.6%
75% or more	46.3%	57.3%	56.4%	53.5%	48.8%	41.0%	56.0%	43.8%
Union presence								
No union employees	50.6%	57.9%	59.0%	56.2%	51.7%	44.2%	57.7%	47.9%
Has union employees	38.7%	39.9%	37.4%	40.6%	41.7%	38.0%	37.8%	38.8%
Unknown	43.1%	48.1%	63.4%	56.9%	45.8%	42.7%	61.2%	42.8%
Percent low wage employees								
50% or more low wage	54.9%	64.3%	66.8%	64.2%	58.9%	49.4%	64.4%	53.0%
Less than 50% low wage	45.8%	55.8%	55.9%	52.8%	48.2%	40.7%	55.1%	43.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.74%	0.82%	0.61%	0.40%	0.47%	0.33%	0.38%
Industry group **								
Agric., fish., forest.	4.08%	5.11%	9.59%	9.07%	8.88%	5.58%	6.04%	5.12%
Mining and manufacturing	0.55%	2.81%	2.17%	1.81%	0.90%	0.92%	1.44%	0.73%
Construction	1.08%	2.56%	2.33%	2.86%	2.56%	1.53%	1.68%	1.36%
Utilities and transp.	1.88%	5.68%	5.37%	3.29%	3.75%	1.89%	2.84%	1.99%
Wholesale trade	1.58%	1.75%	2.74%	1.84%	3.08%	2.71%	1.67%	1.92%
Fin. svcs. and real estate	0.95%	3.34%	3.10%	2.21%	2.16%	0.87%	1.97%	0.98%
Retail trade	1.02%	1.65%	2.46%	2.57%	2.33%	1.62%	1.65%	1.49%
Professional services	0.52%	1.92%	2.06%	1.65%	1.34%	0.57%	1.19%	0.54%
Other services	0.91%	1.58%	2.06%	2.25%	2.54%	1.35%	1.33%	0.94%
Ownership								
For profit, incorporated	0.47%	0.90%	0.78%	0.77%	0.47%	0.69%	0.46%	0.55%
For profit, unincorporated	0.94%	2.64%	1.88%	2.30%	2.13%	1.25%	1.44%	1.05%
Nonprofit	0.66%	2.26%	1.86%	1.49%	1.77%	0.77%	1.28%	0.75%
Age of firm								
Less than 5 years	2.25%	2.24%	3.09%	3.28%	4.74%	5.16%	2.19%	3.04%
5-9 years	1.62%	1.07%	2.30%	2.48%	3.64%	3.52%	1.18%	2.53%
10-19 years	0.68%	1.95%	2.89%	2.31%	2.18%	2.25%	1.68%	1.54%
20 or more years	0.52%	1.41%	1.12%	0.80%	0.53%	0.77%	0.80%	0.66%
Unknown	0.53%	20.80%	19.13%	9.09%	1.33%	0.55%	9.49%	0.55%
Multi/single status								
2 or more locations	0.34%	7.73%	2.61%	1.43%	0.72%	0.46%	1.55%	0.36%
1 location only	0.55%	0.77%	1.12%	0.43%	1.28%	2.81%	0.43%	0.95%
Percent full-time employees								
Less than 25%	2.62%	6.35%	4.50%	4.65%	3.94%	3.25%	2.22%	2.94%
25-49 %	2.04%	4.32%	3.23%	3.63%	2.68%	2.30%	2.38%	2.04%
50-74 %	1.07%	3.18%	2.01%	3.10%	2.69%	1.17%	1.51%	1.14%
75% or more	0.46%	1.09%	0.76%	0.59%	0.48%	0.58%	0.41%	0.50%
Union presence								
No union employees	0.29%	0.82%	0.83%	0.60%	0.55%	0.70%	0.39%	0.35%
Has union employees	0.31%	4.85%	3.86%	3.06%	1.91%	0.45%	1.07%	0.31%
Unknown	1.02%	7.42%	12.66%	7.92%	4.09%	1.00%	4.55%	1.01%
Percent low wage employees								
50% or more low wage	0.81%	2.50%	2.37%	2.36%	2.17%	1.06%	1.81%	0.81%
Less than 50% low wage	0.34%	0.86%	0.59%	0.64%	0.56%	0.47%	0.25%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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